

UNITED CONCORDIA[®] DENTAL

Dental Benefits Summary for County of Beaver

Network: Advantage

Benefit Category ¹	CONCORDIA FLEX PLAN	
	In-Network ²	Non-Network ²
Class I – Diagnostic/Preventive Services		
Exams Bitewing X-rays All Other X-rays Cleanings & Fluoride Treatments Sealants Palliative Treatment Space Maintainers	100%	100%
Class II – Basic Services		
Basic Restorative (Fillings) <i>*includes composite (white) resins for posterior teeth</i> Simple Extractions Endodontics Nonsurgical Periodontics Surgical Periodontics Complex Oral Surgery General Anesthesia	75%	75%
Class III – Major Services		
Inlays, Onlays, Crowns Prosthetics (Bridges, Dentures) Repairs of Crowns, Inlays, Onlays & Dentures	50%	50%
Orthodontics for dependent children to age 19		
Diagnostic, Active, Retention Treatment	50%	50%
Maximums & Deductibles (applies to the combination of services received from network and non-network dentists)		
Annual Program Deductible (per person/per family)	None	
Annual Program Maximum (per person)	\$1,000	
Lifetime Orthodontic Maximum (per person)	Excludes Orthodontics \$800	

Representative listing of covered services – certificate of coverage provides a detailed description of benefits.

1. Unmarried dependent children covered to age 19. Unmarried dependent students covered to age 25.

2. Reimbursement is based on our schedule of maximum allowable charges (MACs). Network dentists agree to accept our allowances as payment in full for covered services. Non-network dentists may bill the member for any difference between our allowance and their fee (also known as balance billing). United Concordia Dental's standard exclusions and limitations apply.

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Frequently Asked Questions About Your PPO Dental Plan

Q. How do I find out if my dentist participates in United Concordia's network?

A. You can search for a network dentist by visiting **UnitedConcordia.com**, clicking on **Find a Dentist** and selecting your network (listed on the enclosed benefit summary) and search preferences.

Q. Are there advantages to visiting a network dentist?

A. Yes. Our network dentists agree to file claims for you, and to accept our allowances as payments in full for covered services. And, most of our dentists also accept our allowances for non-covered services or services above your annual maximum (these reduced rates are not insurance). That means you can save money by visiting a network dentist, because our allowances are typically lower than the dentist's standard charges. And, United Concordia's network dentists undergo rigorous review of their claims submissions and credentials, so you can rest assured you are receiving quality care.

Q. If my dentist does not participate in United Concordia's network, can I still see him/her?

A. Yes, you can receive care from any licensed dentist. If you do see a non-network dentist, however, your benefits may differ and your out-of-pocket expenses are likely to be higher than if you receive services from a network dentist. If you would like to nominate your dentist to be considered for participation in our network, you can submit his/her name by visiting the **Members** section of **UnitedConcordia.com**, selecting **Forms** and then clicking on **Nominate Your Dentist**.

Q. What can my dentist bill me for?

A. What your dentist bills you for depends on whether you visit a network or non-network dentist. United Concordia network dentists can only charge you for applicable deductibles and coinsurance amounts. Non-network dentists can charge you for applicable deductibles and coinsurance amounts, *and* the difference between their standard charges and United Concordia's allowances.

Q. What information is available online?

A. In the **Members** section of **UnitedConcordia.com**, you can access forms, frequently asked questions and answers, a glossary of dental terms, and a dental health center of oral health articles, brochures, videos and kids' pages. Once your plan is effective, your personal benefits information is available in our online member tool, **My Dental Benefits**. Once you register, you can review details on your coverage, eligibility, network, claim status and procedure history; print an ID card; and sign up for paperless EOBs.

Q. What if I have other questions or concerns regarding the United Concordia dental plan?

A. Questions about your dental treatment should always be discussed with your dentist. For information about your benefits plan, visit us online at **UnitedConcordia.com** or call Customer Service at 1-800-332-0366.